

VERMONT HOUSING FINANCE AGENCY
Homeownership Development Programs
ASSET Worksheet

Instructions: Complete all applicable areas of the worksheet. The Amount/Value column is the total for all buyers/title holders.

- Asset documentation is required for the most recent **90 days**. Additional information may be required.
- **ALL liquid assets** of all borrowers and title holders must be verified **EVEN** if not needed for closing.

Please review provided account statements for:

- Transfer to and from asset accounts a borrower(s) did not disclose
 - Regular deposits from an unknown source. Often these deposits represent secondary employment or alimony/child support the borrower or non-borrowing spouse did not disclose.
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Borrower: _____ **Borrower:** _____

Below is a partial list of potential asset accounts and the information included in the review

ASSET TYPE	REVIEW	AMOUNT/VALUE
Earnest Money Deposit	<ul style="list-style-type: none"> • Confirm source of funds. If the deposit is from an undisclosed account, information for that account must be provided. 	
Checking	<ul style="list-style-type: none"> • Sizable deposits • Sizable withdrawals • Consistent deposits or transfers • Total amount of funds in all checking accounts 	
Savings	<ul style="list-style-type: none"> • Sizable deposits • Sizable withdrawals • Consistent deposits or transfers • Total amount of funds in all savings accounts 	
Money Market	<ul style="list-style-type: none"> • Sizable deposits • Sizable withdrawals • Consistent deposits or transfer • Total amount of funds in all money market accounts 	
Gift Funds	<ul style="list-style-type: none"> • Gift funds (total per Gift Form and URLA) • Deposited - account • Undeposited 	
Certificate of Deposit (CD)	<ul style="list-style-type: none"> • Number of CDs • Total amount of all CDs 	
Investments (Stocks, Bonds, etc.)	<ul style="list-style-type: none"> • Current Value 	
Digital Currencies, Digital "Wallets" and/or Foreign-based assets	<ul style="list-style-type: none"> • Account Type • Total number of accounts 	
Retirement Accounts	<ul style="list-style-type: none"> • Statements for the most recent 90 days 	
Other	<ul style="list-style-type: none"> • Define: _____ • Sufficient documentation to confirm the amount available 	
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TOTAL ASSETS \$ _____

Documentation Required:

- Property to be sold but not under contract, copy of a current listing and a current mortgage statement.
- Property under contract, a copy of a Purchase and Sale Agreement and a current mortgage statement.
- Property sold within the previous 90 days, a copy of the Closing Disclosure from the sale.

Address	Property Type	Market Value or Sale Price	LESS Commission	LESS Lien Balances	Potential Gain
		\$	-\$	-\$	\$
		\$	-\$	-\$	\$